#### Case 18-71513-jwc Doc 23 Filed 03/11/19 Entered 03/11/19 12:40:23 Desc Main Page 1 of 11 Document Fill in this information to identify your case Sharell Lynn Bolton Debtor 1 First Name Middle Name Last Name Debtor 2 (Spouse, if filing) First Name Middle Name Last Name Check if this is an amended plan, and United States Bankruptcy Court for the NORTHERN DISTRICT OF GEORGIA list below the sections of the plan that have been changed. Amendments to sections not listed below will be ineffective even if set out later in this Case number: 18-71513 amended plan. (If known) 2.1; 3.2; 3.3; 4.3 Chapter 13 Plan NOTE: The United States Bankruptcy Court for the Northern District of Georgia adopted this form plan for use in Chapter 13 cases in the District pursuant to Federal Rule of Bankruptcy Procedure 3015.1. See Order Requiring Local Form for Chapter 13 Plans and Establishing Related Procedures, General Order No. 21-2017, available in the Clerk's Office and on the Bankruptcy Court's website, ganb.uscourts.gov. As used in this plan, "Chapter 13 General Order" means General Order No. 21-2017 as it may from time to time be amended or superseded. Part 1: Notices To Debtor(s): This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with the United States Bankruptcy Code, local rules and judicial rulings may not be confirmable. In the following notice to creditors, you must check each box that applies. To Creditors: Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. Check if applicable. ☐ The plan provides for the payment of a domestic support obligation (as defined in 11 U.S.C. § 101(14A)), set out in § You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless the Bankruptcy Court orders otherwise. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule To receive payments under this plan, you must have an allowed claim. If you file a timely proof of claim, your claim is deemed allowed unless a party in interest objects. See 11 U.S.C. § 502(a). The amounts listed for claims in this plan are estimates by the debtor(s). An allowed proof of claim will be controlling, unless the Bankruptcy Court orders otherwise. The following matters may be of particular importance. Debtor(s) must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not included," if both boxes are checked, or if no box is checked, the provision will be ineffective even if set out later in the plan. § 1.1 A limit on the amount of a secured claim, that may result in a partial payment or no ✓ Included Not Included payment at all to the secured creditor, set out in § 3.2 Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, ✓ Not Included Included set out in § 3.4

§ 1.2 Nonstandard provisions, set out in Part 8. § 1.3 Included ✓ Not Included

Plan Payments and Length of Plan; Disbursement of Funds by Trustee to Holders of Allowed Claims

§ 2.1 Regular Payments to the trustee; applicable commitment period.

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Debto	ŗ	Sharell Lynn Bolton	Case number				
	The ap	oplicable commitment perio	d for the debtor(s) as set forth in 11 U.S.C. § 1325(b)(4) is:				
	Che	ck one: 📝 36 month	s				
	Debto	r(s) will make regular payn	ents ("Regular Payments") to the trustee as follows:				
Regula: Bankru	Paymen ptcy Cou	ts will be made to the exter	for the applicable commitment period. If the applicable commitment period is 36 months, additional tracessary to make the payments to creditors specified in this plan, not to exceed 60 months unless the owed claims treated in § 5.1 of this plan are paid in full prior to the expiration of the applicable ments will be made.				
The			change as follows (If this box is not checked, the rest of $\S$ 2.1 need not be completed or reproduced. e changes.):				
§ 2.2	Regul	ar Payments; method of p	syment.				
	Regula	ar Payments to the trustee v	ill be made from future income in the following manner:				
	Check <b>y</b>		ments pursuant to a payroll deduction order. If a deduction does not occur, the debtor(s) will pay to the nould have been deducted.				
		Debtor(s) will make pay	ments directly to the trustee.				
		Other (specify method of	payment):				
§ 2.3	Income tax refunds.						
	Check	one.					
		Debtor(s) will retain any	income tax refunds received during the pendency of the case.				
	Y	of filing the return and ( commitment period for t received for each year ex	the trustee with a copy of each income tax return filed during the pendency of the case within 30 days ) turn over to the trustee, within 30 days of the receipt of any income tax refund during the applicable ax years2018, 2019, 2020, 2021, the amount by which the total of all of the income tax refunds ceeds \$2,000 ("Tax Refunds"), unless the Bankruptcy Court orders otherwise. If debtor's spouse is not a efunds received" means those attributable to the debtor.				
		Debtor(s) will treat tax r	funds ("Tax Refunds") as follows:				
§ 2.4	Additional Payments.						
	Check one.						
	<b>y</b>	None. If "None" is chec	ted, the rest of § 2.4 need not be completed or reproduced.				
§ 2.5	[Intentionally omitted.]						
§ 2.6	Disbur	sement of funds by truste	e to holders of allowed claims.				
		bursements before confir wed claims as set forth in	nation of plan. The trustee will make preconfirmation adequate protection payments to holders of § 3.2 and 3.3.				
	(b) Dis	bursements after confirm gular Payments, Additional	ation of plan. Upon confirmation, after payment of the trustee's statutory fee, the trustee will disburse Payments, and Tax Refunds that are available for disbursement to make payments to holders of allowed				

claims as follows:

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Debtor	Sharell Lynn Bolton	Case number	r

- (1) First disbursement after confirmation of Regular Payments. In the first disbursement after confirmation, the trustee will disburse all available funds from Regular Payments in the following order:
  - (A) To pay any unpaid preconfirmation adequate protection payments required by 11 U.S.C. § 1326(a)(1)(C) as set forth in § 3.2, § 3.3, and orders of the Bankruptcy Court;
  - (B) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;
  - (C) To make payments pro rata based on the monthly payment amount: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on nonpriority unsecured claims as set forth in § 5.2; and on executory contracts and unexpired leases as set forth in § 6.1; and
  - (D) To pay claims in the order set forth in § 2.6(b)(3).
- (2) Second and subsequent disbursement after confirmation of Regular Payments. In the second disbursement after confirmation, and each month thereafter, the trustee will disburse all available funds from Regular Payments in the order below. All available Regular Payments will be distributed to the claims in each paragraph until such claims are paid in full.
  - (A) To make concurrent monthly payments, including any amount past due under this plan: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;
  - (B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs; and
  - (C) To pay claims in the order set forth in § 2.6(b)(3).
- (3) Disbursement of Additional Payments and Tax Refunds. The trustee will disburse the Additional Payments and Tax Refunds in the following order:
  - (A) To pay fees, expenses, and costs of the attorney for the debtor(s) as set forth in § 4.3;
  - (B) To make pro rata payments on administrative expenses allowed under 11 U.S.C. § 503(b) other than the trustee's fee and the debtor's attorney's fees, expenses, and costs;
  - (C) To make payments pro rata based on the monthly payment amount: on secured claims as set forth in §§ 3.1, 3.2, 3.3, and 3.4; on domestic support obligations as set forth in § 4.4; on the arrearage claims on both nonpriority unsecured claims as set forth in § 5.2 and executory contracts and unexpired leases as set forth in § 6.1;
  - (D) To pay other Allowed Secured Claims as set forth in § 3.6;
  - (E) To pay allowed claims entitled to priority under 11 U.S.C. § 507, other than administrative expenses and domestic support obligations; and
  - (F) To pay nonpriority unsecured claims not otherwise classified as set forth in § 5.1 ("Unclassified Claims") and to pay nonpriority unsecured claims separately classified as set forth in § 5.3 ("Classified Claims"). The trustee will estimate the total amounts to be disbursed during the plan term (1) to pay Unclassified Claims and (2) to pay Classified Claims. Funds available for disbursement on these claims will be allocated pro rata to each class, and the funds available for disbursement for each class will be paid pro rata to the creditors in the class.
- (4) Unless the debtor(s) timely advise(s) the trustee in writing, the trustee may treat and disburse any payments received from the debtor(s) as Regular Payments.

### Part 3: Treatment of Secured Claims

§ 3.1 Maintenance of payments and cure of default, if any.

Check one.

- None. If "None" is checked, the rest of § 3.1 need not be completed or reproduced.
- § 3.2 Request for valuation of security, payment of fully secured claims, and modification of undersecured claims.

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Debtor	Sharell Lynn Bolton	Case number	
	<del>-</del>		

None. If "None" is checked, the rest of § 3.2 need not be completed or reproduced.

The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.

The debtor(s) request(s) that the Bankruptcy Court determine the value of the secured claims listed below.

For each non-governmental secured claim listed below, the debtor(s) state(s) that the value of the secured claim should be as set out in the column headed *Amount of secured claim*. For secured claims of governmental units, unless the Bankruptcy Court orders otherwise, the value of a secured claim listed in a proof of claim filed in accordance with the Bankruptcy Rules controls over any contrary amount listed below. For each creditor checked below, debtor(s) will file a motion pursuant to Bankruptcy Rule 3012 and the Chapter 13 General Order to request determination of the amount of the secured claim.

For each listed claim below, the value of the secured claim will be paid in full with interest at the rate stated below. The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan.

The trustee will make monthly preconfirmation adequate protection payments that 11 U.S.C. § 1326(a)(1)(C) requires to the creditor in the amount set out in the column headed *Monthly preconfirmation adequate protection payment*.

The holder of any claim listed below as having value in the column headed *Amount of secured claim* will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

(a) payment of the underlying debt determined under nonbankruptcy law, or

(b) payment of the amount of the secured claim, with interest at the rate set forth below, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Check only if motion to be filed	Name of creditor	Estimated amount of total claim	Collateral and date of purchase	Value of collateral	Amount of claims senior to creditor's claim	Amount of secured claim	Interest rate	Monthly pre- confirmation adequate protection payment	Monthly post -confirmation payment
			2014 Kia Forte 200000 miles						
The state of the s	Capital One	\$ <u>11,764.00</u>	Opened 02/14 Last Active 7/16/18	\$ <u>6,915.00</u>	\$0.00	\$ <u>6,915.00</u>	5.50%	\$ <u>70.00</u>	\$ <u>70.00</u> increasing to \$232.00 in August 2021

#### § 3.3 Secured claims excluded from 11 U.S.C. § 506.

Check one.

None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

The claims listed below were either:

- (1) incurred within 910 days before the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or
- (2) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed by the trustee.

The trustee will make monthly preconfirmation adequate protection payments that 11 U.S.C. § 1326(a)(1)(C) requires to the creditor in the amount set out in the column headed *Monthly preconfirmation adequate protection payment*.

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The holder of any claim listed below will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) payment of the amount of the secured claim, with interest at the rate set forth below, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

Name of Creditor	Collateral	Purchase date	Estimated amount of claim	Interest rate	Monthly preconfirmation adequate protection payment	Monthly postconfirmation payment to creditor by trustee
Aaron's	Personal property	2018	1098.00	5.5%	\$0.00	25.00
Regional Finance	Personal property	9/2018	990.43	<u>5.5</u> %	\$0 <u>.00</u>	\$20.00

#### § 3.4 Lien avoidance.

Check one.

**None.** If "None" is checked, the rest of  $\S$  3.4 need not be completed or reproduced.

#### § 3.5 Surrender of collateral.

Check one.

	None. If "None" is checked, the rest of § 3.3 need not be completed or reproduced.
<b>V</b>	The debtor(s) elect(s) to surrender to each creditor listed below the collateral that secures the creditor's claim. The debtor(s)
	request(s) that, upon confirmation of this plan, the stay under 11 U.S.C. § 362(a) be terminated as to the collateral only and that
	the stay under § 1301 be terminated in all respects. Confirmation of the plan results in termination of such stays. Any allowed
	unsecured claim resulting from the disposition of the collateral will be treated in Part 5 below. No payments as to the collateral
	will be made, and all secured claims based on the collateral will not otherwise be treated by the plan

Name of Creditor	Collateral
Santander Consumer Usa	2016 Nissan Rogue 60000 miles

#### § 3.6 Other Allowed Secured Claims.

A proof of claim that is filed and allowed as a secured claim, but is not treated as a secured claim in this plan, shall be paid with interest at the rate of \_\_\_\_5.50\_\_%. Payments will commence as set forth in § 2.6. Notwithstanding the foregoing, the debtor(s), and any other party in interest, may: object to allowance of the claim; request that the Bankruptcy Court determine the value of the secured claim if modification of the claim is permissible and if 11 U.S.C. § 506 is applicable; or request that the Bankruptcy Court avoid the creditor's lien pursuant to 11 U.S.C. § 522(f), if applicable.

If the Bankruptcy Court determines the value of the secured claim, the portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan.

The holder of the claim will retain the lien on the property interest of the debtor(s) or the estate(s) until the earlier of:

- (a) payment of the underlying debt determined under nonbankruptcy law, or
- (b) payment of the amount of the secured claim, with interest at the rate set forth above, and discharge of the underlying debt under 11 U.S.C. § 1328, at which time the lien will terminate and be released by the creditor.

### Part 4: Treatment of Fees and Priority Claims

#### § 4.1 General.

Trustee's fees and all allowed priority claims will be paid in full without postpetition interest. An allowed priority claim will be paid in full regardless of whether it is listed in § 4.4.

#### § 4.2 Trustee's fees.

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Debtor	Sharell Lynn Bolton	Case number				
	Trustee's fees are governed by statute and may change during	the course of the case.				
§ 4.3	Attorney's fees.					
	(a) The unpaid fees, expenses, and costs owed to the attorney f \$4800.00 The allowance and payment of the fees, expended order 22-2017 ("Chapter 13 Attorney's Fees Order"), as it may	or the debtor(s) in connection with legal representation in this case are uses and costs of the attorney for the debtor(s) are governed by General y be amended.				
	(b) Upon confirmation of the plan, the unpaid amount shall be set forth in the Chapter 13 Attorney's Fees Order.	allowed as an administrative expense under 11 U.S.C. § 503(b) to the extent				
	(c) The Bankruptcy Court may allow additional fees, expenses 4.3(a) above upon application of the attorney in compliance wi	and costs to the attorney for debtor(s) in excess of the amount shown in § th the Chapter 13 Attorney's Fees Order and after notice and a hearing.				
	(d) From the first disbursement after confirmation, the attorney $\S 4.3(a)$ .	will receive payment under § 2.6(b)(1) up to the allowed amount set forth in				
	(e) The unpaid balance and any additional amounts allowed under § 4.3(c) will be payable (1) at \$					
	(f) If the case is converted to Chapter 7 before confirmation of the plan, the debtor(s) direct(s) the trustee to pay to the attorney for the debtor(s) the amount of \$\frac{2,500.00}{, not to exceed the maximum amount that the Chapter 13 Attorney's Fees Order permits. If the attorney for the debtor(s) has complied with the applicable provisions of the Chapter 13 Attorney's Fees Order, the trustee will deliver, from the funds available, the stated amount or the maximum amount to the attorney, whichever is less.					
	\$\(\frac{2,500.00}{\text{orner}}\), not to exceed the maximum amount that the Country in the Chapter 13 Attorney's Fees Order. The attorney maximum	c, expenses, and costs of the attorney for the debtor(s) in the amount of Chapter 13 Attorney's Fees Order permits, will be allowed to the extent set by file an application for fees, expenses, and costs in excess of the maximum the attorney for the debtor(s) has complied with the applicable provisions of from the funds available, the allowed amount to the attorney.				
	(h) If the case is converted to Chapter 7 after confirmation of the plan, the debtor(s) direct(s) the trustee to deliver to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.					
	(i) If the case is dismissed after confirmation of the plan, the trustee will pay to the attorney for the debtor(s), from the funds available, any allowed fees, expenses, and costs that are unpaid.					
§ 4.4	Priority claims other than attorney's fees.					
	None. If "None" is checked, the rest of § 4.4 need not	be completed or reproduced.				
	(a) Check one.					
	The debtor(s) has/have no domestic support obligation reproduced.	s. If this box is checked, the rest of $\S$ 4.4(a) need not be completed or				
	(b) The debtor(s) has/have priority claims other than attorney's	fees and domestic support obligations as set forth below:				

Name of creditor	Estimated amount of claim
Georgia Department of Revenue	\$0.00
Internal Revenue Service	\$0.00

### Part S: Treatment of Nonpriority Unsecured Claims

#### Nonpriority unsecured claims not separately classified. § 5.1

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata, as set forth in § 2.6. Holders of these claims will receive:

Check one.

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Debtor	Sharell Lynn I	Bolton	Case number			
	✓ A pro rata portion o	f the funds remaining after disburse	ments have been made to all other creditors prov	vided for in this plan		
		f the larger of (1) the sum of \$	and (2) the funds remaining after disbursements			
	The larger of (1) been made to all other c	% of the allowed amount of the creditors provided for in this plan.	claim and (2) a pro rata portion of the funds rema	aining after disbursements have		
	100% of the total arr	nount of these claims.				
	filed and allowed and (2	s to pay 100% of these claims, the a c) the amounts necessary to pay secu her priority claims under Part 4.	actual amount that a holder receives will depend ared claims under Part 3 and trustee's fees, costs	on (1) the amount of claims s, and expenses of the attorney		
§ 5.2	Maintenance of payme	ents and cure of any default on no	npriority unsecured claims.			
	Check one.					
	✓ None. If "Non	e" is checked, the rest of § 5.2 need	not be completed or reproduced.			
§ 5.3		fied nonpriority unsecured claims				
	Check one.					
	None. If "None	e" is checked, the rest of § 5.3 need	not be completed or reproduced			
Part 6:	Executory Contracts a					
	Assumed item by the trustee.	The final column includes only pays	I be disbursed directly by the debtor(s). Arreara ments disbursed by the trustee rather than by the	ge payments will be disbursed e debtor(s).		
	creditor:	Description of leased property of contract	r executory Estimated amount of arrearage	Monthly postconfirmation payment to cure arrearage		
The Gal	llery Apartments	Residential Lease	\$0.00			
Part 7:	Vesting of Property of	the Estate	1001			
§ 7.1	Unless the Bankruptcy Court orders otherwise, property of the estate shall not vest in the debtor(s) on confirmation but will vest in the debtor(s) only upon: (1) discharge of the debtor(s); (2) dismissal of the case; or (3) closing of the case without a discharge upon the completion of payments by the debtor(s).					
Part 8:	Nonstandard Plan Pro	visions				
§ <b>8.</b> 1	Check "None" or List Nonstandard Plan Provisions.					
	None. If "None	" is checked, the rest of Part 8 need	l not be completed or reproduced.			
Part 9:	Signatures:					
9.1	Signatures of Debtor(s)	and Attorney for Debtor(s).				
		elow. The attorney for the debtor(s)	), if any, must sign below.			
	Sharell Lynn Bolton	. , , , , , , , , , , , , , , , , , , ,	х			
,	-			7,60%		

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Deb	stor Shareli Lynn Bolton	Case number
	Sharell Lynn Bolton Signature of debtor I executed on March 11, 2019	Signature of debtor 2 executed on
Howa	/s/ Howard Slomka Howard Slomka 652875 GA Signature of attorney for debtor(s)	Date: March 11, 2019
	Slipakoff & Slomka PC	Overlook III, 2859 Paces Ferry Rd, SE Suite 1700 Atlanta, GA 30339

By filing this document, the debtor(s), if not represented by an attorney, or the attorney for debtor(s) also certify(ies) that the wording and order of the provisions in this Chapter 13 Plan are identical to those contained in the Local Form for Chapter 13 Plans that the Bankruptcy Court for the Northern District of Georgia has prescribed, other than any nonstandard provisions included in Part 8.

### IN THE UNITED STATES BANKRUPTCY COURT FOR THE NORTHERN DISTRICT OF GEORGIA ATLANTA DIVISION

IN RE:	)	CASE NO: 18-71513-JWC
SHARELL LYNN BOLTON	)	
	)	CHAPTER 13
DEBTOR.	í	

### AMENDED CERTIFICATE OF SERVICE

This is to certify that I have this day served a copy of the within and foregoing Amended Chapter 13 Plan in the above styled case by depositing same in the United States mail with the adequate postage affixed thereto to insure delivery addressed as follows:

Nancy J Whaley (served via ECF) Chapter 13 Trustee 303 Peachtree Center Avenue Suite 120, Suntrust Garden Plaza Atlanta, GA 30303

Sharell Lynn Bolton 14 Ridge Run Ap J Marietta, GA 30067

### SEE ATTACHED FOR ADDITIONAL CREDITORS

Date: March 11, 2019

Howard Slomka, Esq.
Georgia Bar # 652875
Slipakoff & Slomka, P.C.
Attorney for Debtor
2859 Paces Ferry Road SE Suite 1700
Atlanta, GA 30339
Tel. (404) 800-4001

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Label Matrix for local noticing 113E-1 Case 18-71513-jwc Northern District of Georgia Atlanta Mon Mar 11 12:33:28 EDT 2019

Aarons Sales and Lease 1710 Cobb Parkway S Marietta, GA 30060-9252

Ashley Funding Services, LLC Resurgent Capital Services PO Box 10587 Greenville, SC 29603-0587

Capital One Auto Finance, a division of Capi 4515 N Santa Fe Ave. Dept. APS Oklahoma City, OK 73118-7901

Children's Healthcare of Atl PO Box 116293 Atlanta, GA 30368-6293

(p) GEORGIA DEPARTMENT OF REVENUE COMPLIANCE DIVISION ARCS BANKRUPTCY 1800 CENTURY BLVD NE SUITE 9100 ATLANTA GA 30345-3202

LabCorp PO Box 2240 Burlington, NC 27216-2240

REGIONAL MANAGEMENT CORPORATION 979 BATESVILLE ROAD SUITE B GREER, SC 29651-6819

Howard P. Slomka Slipakoff & Slomka, PC Overlook III - Suite 1700 2859 Paces Ferry Rd, SE Atlanta, GA 30339-6213

Synchrony Bank c/o PRA Receivables Management, LLC PO Box 41021 Norfolk, VA 23541-1021 \* AT&T Corp

\* AT&T Services, Inc

Karen A. Cavagnaro - Lead Paralegal
One AT&T Way, Room 3A104

Bedminster, NJ 07921-2693

American Express National Bank c/o Becket and Lee LLP PO Box 3001 Malvern PA 19355-0701

Sharell Lynn Bolton 14 Ridge Run Apt#J Marietta, GA 30067-8226

Capital One Bank (USA), N.A. by American InfoSource as agent 4515 N Santa Fe Ave Oklahoma City, OK 73118-7901

Dept Of Education/neln 121 S 13th St Lincoln, NE 68508-1904

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

PRA Receivables Management, LLC

PO Box 41021 Norfolk, VA 23541-1021

Regional Finance 1200 ernest W Barrett Pkwy NW Ste 216 Kennesaw, GA 30144-4513

Suntrust Bank PO Box 291286 Nashville, TN 37229-1286

The Gallery Apartments 8224 720 Franklin Gateway SE Marietta, GA 30067 Aarons Sales and Lease 1710 Cobb Parkway Marietta, GA 30060-9252

Amex Po Box 297871 Fort Lauderdale, FL 33329-7871

Capital One PO Box 71083 Charlotte, NC 28272-1083

Capital One Bank Usa N Po Box 30281 Salt Lake City, UT 84130-0281

Fed Loan Serv Pob 60610 Harrisburg, PA 17106-0610

Kevin Bolton 3138 Delacorte Drive Acworth, GA 30101-1403

(p)PORTFOLIO RECOVERY ASSOCIATES LLC PO BOX 41067 NORFOLK VA 23541-1067

Santander Consumer Usa Po Box 961245 Ft Worth, TX 76161-0244

Syncb/rooms To Go C/o Po Box 965036 Orlando, FL 32896-0001

United States Attorney Northern District of Georgia 75 Ted Turner Drive SW, Suite 600 Atlanta GA 30303-3309

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Wellstar Patient Financial Services PO Box 406161 Atlanta, GA 30384-6161

Nancy J. Whaley
Nancy J. Whaley, Standing Ch. 13 Trustee
303 Peachtree Center Avenue
Suite 120, Suntrust Garden Plaza
Atlanta, GA 30303-1216

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Georgia Department of Revenue 1800 Century Blvd Suite 17200 Atlanta, GA 30345 Portfolio Recovery Associates, LLC POB 41067 Norfolk VA 23541

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Capital One Auto Finance, a division of Ca 4515 N Santa Fe Ave. Dept. APS Oklahoma City, OK 73118-7901 End of Label Matrix
Mailable recipients 31
Bypassed recipients 1
Total 32